

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	Antonius Adhi Wiryawan, Re Lai, Weide Ju, Hichem Sellami, Durgesh Kotwal		
Assignee:	Siebel Systems, Inc.		
Title:	METHODS AND APPARATUS FOR CAPTURING CONSUMER LOAN APPLICATION DATA		
Application No.:	10/025,523	Filing Date:	December 18, 2001
Examiner:	Brian E. Fertig	Group Art Unit:	3694
Docket No.:	OIC0269US	Confirmation No.:	6254

Austin, Texas
April 6, 2009

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT
UNDER 37 C.F.R. § 1.97(c)(2)

Dear Examiner Fertig:

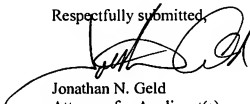
Pursuant to 37 C.F.R. § 1.56, § 1.97 and § 1.98, the documents listed on the accompanying PTO Form-1449 are called to the attention of the Examiner for the above patent application. Pursuant to 37 C.F.R. §1.98(a)(2), which was amended on September 21, 2004, to eliminate the requirement for submitting a copy of each U.S. patent or U.S. patent application publication listed in an IDS, no copies of U.S. patents or U.S. patent applications are provided. Copies of any listed foreign patent documents, pending non-published U.S. patent applications, and non-patent literature are enclosed.

Citation of these documents shall not be construed as:

1. an admission that the documents are necessarily prior art with respect to the instant invention;
2. a representation that a search has been made; or
3. an admission that the information cited herein is, or is considered to be, material to patentability as defined in § 1.56(b).

Please charge the fee of \$180.00 under 37 CFR §1.17(p) for submission of an Information Disclosure Statement (plus any other fees which may be required) to Deposit Account No. 502306.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Jonathan N. Geld', is written over the text 'Respectfully submitted,'.

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